

Table I.A.2.f(2013) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2013

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 73.8% | 52.0% | 80.7% | 85.8% | 90.7% | 83.7% | 62.7% | 86.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 45.0% | 32.0% * | 64.3% | 82.6% | 83.9% | 72.6% | 37.6% | 87.2% |
| Mining and manufacturing | 79.0% | 61.6% | 87.3% | 92.2% | 94.2% | 69.7% | 75.3% | 84.6% |
| Construction | 71.9% | 62.4% | 82.2% | 85.5% | 91.2% | 74.5% | 69.7% | 85.5% |
| Utilities and transp. | 67.7% | 57.5% | 89.1% | 85.0% | 90.7% | 54.1% | 68.6% | 67.0% |
| Wholesale trade | 72.3% | 47.7% | 89.1% | 91.5% | 92.1% | 74.6% | 64.7% | 82.7% |
| Fin. svcs. and real estate | 76.4% | 52.2% | 80.2% | 88.3% | 90.1% | 83.3% | 60.9% | 85.4% |
| Retail trade | 83.6% | 48.4% | 86.1% | 94.3% | 97.0% | 92.2% | 63.7% | 93.2% |
| Professional services | 69.7% | 54.6% | 80.7% | 82.1% | 87.1% | 73.7% | 63.5% | 80.0% |
| Other services | 71.3% | 45.8% | 70.3% | 80.0% | 90.4% | 90.0% | 55.9% | 89.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 75.5% | 52.9% | 82.6% | 88.1% | 92.8% | 83.7% | 64.5% | 86.4% |
| For profit, unincorporated | 70.6% | 53.4% | 85.1% | 86.4% | 89.1% | 83.0% | 61.8% | 85.8% |
| Nonprofit | 66.8% | 40.0% | 61.3% | 74.2% | 85.2% | 84.6% | 50.9% | 84.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 61.8% | 54.4% | 82.7% | 71.5% | 82.9% | 95.4% | 60.1% | 83.4% |
| 5-9 years | 64.2% | 53.3% | 76.0% | 83.0% | 90.9% | 89.8% | 60.7% | 88.0% |
| 10-19 years | 66.3% | 48.4% | 80.4% | 86.6% | 92.7% | 82.2% | 59.9% | 88.8% |
| 20 or more years | 78.9% | 52.6% | 81.7% | 87.5% | 90.7% | 83.7% | 66.1% | 85.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 86.1% | 74.3% | 86.4% | 89.9% | 91.5% | 83.7% | 84.5% | 86.2% |
| 1 location only | 62.6% | 51.5% | 79.9% | 82.9% | 84.8% | 84.7% | 60.8% | 84.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 70.0% | 24.8% | 60.8% | 79.2% | 91.4% | 93.5% | 39.4% | 92.2% |
| 25-49 % | 74.0% | 38.8% | 63.5% | 86.9% | 91.3% | 87.6% | 53.0% | 88.7% |
| 50-74 % | 77.7% | 48.6% | 85.6% | 86.9% | 93.0% | 92.7% | 61.2% | 92.5% |
| 75% or more | 73.2% | 55.3% | 82.4% | 86.1% | 90.1% | 78.7% | 65.3% | 83.2% |
| Union presence | | | | | | | | |
| No union employees | 72.8% | 52.0% | 81.1% | 86.5% | 90.8% | 87.1% | 62.8% | 88.7% |
| Has union employees | 76.1% | 52.9% | 68.8% | 75.7% | 89.8% | 78.6% | 59.0% | 80.0% |
| Unknown | 80.6% | 38.6% * | 84.9% | 85.4% | 90.5% | 80.9% | 60.6% | 81.5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 77.3% | 34.7% | 77.0% | 88.5% | 94.3% | 90.1% | 51.5% | 91.2% |
| Less than 50% low wage | 72.6% | 55.5% | 81.3% | 85.1% | 88.9% | 79.7% | 65.0% | 83.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2013) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2013

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.39% | 1.06% | 0.83% | 0.84% | 0.57% | 0.85% | 0.64% | 0.56% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 8.68% | 11.55% * | 13.95% | 6.22% | 8.40% | 11.20% | 8.99% | 6.02% |
| Mining and manufacturing | 2.05% | 5.99% | 2.78% | 2.26% | 1.34% | 3.83% | 3.07% | 1.84% |
| Construction | 2.23% | 2.66% | 3.60% | 2.58% | 3.88% | 5.68% | 2.28% | 3.95% |
| Utilities and transp. | 2.51% | 10.33% | 6.13% | 5.71% | 2.99% | 4.95% | 3.56% | 4.30% |
| Wholesale trade | 1.28% | 2.80% | 4.58% | 3.24% | 1.66% | 1.85% | 2.64% | 1.05% |
| Fin. svcs. and real estate | 1.45% | 4.09% | 6.06% | 2.93% | 1.78% | 1.93% | 3.01% | 1.55% |
| Retail trade | 1.01% | 2.07% | 2.48% | 1.41% | 1.21% | 1.44% | 1.59% | 1.18% |
| Professional services | 0.96% | 1.91% | 1.41% | 0.92% | 0.96% | 2.14% | 1.31% | 1.39% |
| Other services | 1.16% | 1.28% | 2.55% | 2.60% | 1.66% | 1.14% | 1.39% | 0.89% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.64% | 1.64% | 1.24% | 1.31% | 0.67% | 1.01% | 1.12% | 0.66% |
| For profit, unincorporated | 1.31% | 2.29% | 2.85% | 1.55% | 1.62% | 2.03% | 2.13% | 1.33% |
| Nonprofit | 2.02% | 4.17% | 7.64% | 1.62% | 0.91% | 3.62% | 3.19% | 0.94% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.70% | 2.53% | 3.91% | 2.87% | 5.45% | 9.94% | 1.96% | 4.16% |
| 5-9 years | 1.75% | 2.35% | 4.37% | 2.18% | 3.40% | 3.88% | 1.80% | 2.28% |
| 10-19 years | 1.62% | 3.08% | 1.80% | 1.19% | 1.63% | 3.55% | 1.96% | 1.29% |
| 20 or more years | 0.43% | 1.34% | 1.12% | 0.89% | 0.57% | 0.87% | 0.45% | 0.64% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.53% | 11.46% | 2.70% | 1.39% | 0.56% | 0.85% | 1.54% | 0.60% |
| 1 location only | 0.71% | 1.20% | 1.04% | 1.07% | 1.13% | 2.85% | 0.76% | 0.72% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.19% | 4.63% | 5.03% | 4.56% | 2.93% | 2.04% | 3.26% | 1.39% |
| 25-49 % | 2.11% | 3.60% | 5.21% | 2.54% | 1.97% | 3.05% | 2.48% | 2.13% |
| 50-74 % | 1.37% | 2.56% | 2.74% | 2.59% | 1.70% | 1.45% | 2.10% | 1.27% |
| 75% or more | 0.56% | 1.59% | 1.12% | 0.92% | 0.54% | 1.22% | 0.90% | 0.69% |
| Union presence | | | | | | | | |
| No union employees | 0.38% | 1.07% | 0.91% | 1.05% | 0.56% | 0.94% | 0.68% | 0.50% |
| Has union employees | 2.50% | 9.23% | 8.23% | 4.87% | 3.31% | 2.68% | 3.52% | 2.52% |
| Unknown | 1.55% | 14.27% * | 17.75% | 13.97% | 2.95% | 1.34% | 10.46% | 1.30% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.91% | 2.84% | 2.31% | 1.23% | 1.03% | 0.94% | 1.83% | 0.62% |
| Less than 50% low wage | 0.66% | 1.40% | 0.98% | 0.94% | 0.68% | 1.10% | 0.97% | 0.67% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.